**B9A** (Official Form 9A) (Chapter 7 Individual or Joint Debtor No Asset Case) (12/07)

Case Number 1-08-45033-jf

#### UNITED STATES BANKRUPTCY COURT

Eastern District of New York

# Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on 8/1/08.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your Rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

See Reverse Side For Important Explanations		
	by the debtor(s) in the last 8 years, including married, maiden, trade, and address):  Lisa Maricela Martin  115–27 128th Street	
Case Number: 1–08–45033–jf	Social Security/Individual Taxpayer ID/Taxpayer ID/Employer ID No.: xxx-xx-9875 xxx-xx-2283	
Attorney for Debtor(s) (name and address): Sean C Serpe Pelton Serpe LLP 111 Broadway Floor 9 New York, NY 10006 Telephone number: (212) 725–3600	Bankruptcy Trustee (name and address): Lori Lapin Jones Lori Lapin Jones PLLC 98 Cutter Mill Road Suite 201 North Great Neck, NY 11021 Telephone number: (516) 466–4110	

## **Meeting of Creditors**

Date: September 5, 2008 Time: 02:00 PM

Location: Office of the United States Trustee, 271 Cadman Plaza East, Room 2681 - 2nd Floor, Brooklyn, NY 11201

### Presumption of Abuse under 11 U.S.C. § 707(b)

See "Presumption of Abuse" on reverse side.

The presumption of abuse does not arise.

#### **Deadlines:**

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts: 11/4/08

#### **Deadline to Object to Exemptions:**

Thirty (30) days after the *conclusion* of the meeting of creditors.

#### **Creditors May Not Take Certain Actions:**

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

#### Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.

#### **Creditor with a Foreign Address:**

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

	For the Court: Clerk of the Bankruptcy Court: Robert A. Gavin, Jr.
Hours Open: Monday – Friday 9:00 AM – 4:30 PM	Date: 8/4/08

	EXPLANATIONS	B9A (Official Form 9A) (12/07)	
Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under Chapter 7 of the Bankruptcy Code (title 11, United States by or against the debtor(s) listed on the front side, and an order for relief has been been considered to the control of the Bankruptcy Code (title 11, United States).	tes Code) has been filed in this court n entered.	
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a la this case.	ptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in	
Creditors Generally May Not Take Certain Actions	contacting the debtor by telephone, mail or otherwise to demand repayment; taki obtain property from the debtor; repossessing the debtor's property; starting or co	ns are listed in Bankruptcy Code §362. Common examples of prohibited actions include lephone, mail or otherwise to demand repayment; taking actions to collect money or ebtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; g from the debtor's wages. Under certain circumstances, the stay may be limited to 30 lough the debtor can request the court to extend or impose a stay.	
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to the Bankruptcy Code. The debtor may rebut the presumption by showing special	o dismiss the case under § 707(b) of circumstances.	
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the f in a joint case) must be present at the meeting to be questioned under oath by the are welcome to attend, but are not required to do so. The meeting may be continuated without further notice.	e trustee and by creditors. Creditors	
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors <i>proof of claim at this time</i> . If it later appears that assets are available to pay creditelling you that you may file a proof of claim, and telling you the deadline for fil notice is mailed to a creditor at a foreign address, the creditor may file a motion deadline.	tors, you will be sent another notice ing your proof of claim. If this	
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A never try to collect the debt from the debtor. If you believe that the debtor is not Bankruptcy Code §727(a) <i>or</i> that a debt owed to you is not dischargeable under (6), you must start a lawsuit by filing a complaint in the bankruptcy clerk's office Complaint Objecting to Discharge of the Debtor or to Determine Dischargeabilit front side. The bankruptcy clerk's office must receive the complaint and any requ	entitled to receive a discharge under Bankruptcy Code §523(a)(2), (4), or by the "Deadline to File a cy of Certain Debts" listed on the	
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt proper to creditors. The debtor must file a list of all property claimed as exempt. You me clerk's office. If you believe that an exemption claimed by the debtor is not authorobjection to that exemption. The bankruptcy clerk's office must receive the object Exemptions" listed on the front side.	ay inspect that list at the bankruptcy orized by law, you may file an	
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy on the front side. You may inspect all papers filed, including the list of the debto the property claimed as exempt, at the bankruptcy clerk's office.		
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any que case.	estions regarding your rights in this	
Undeliverable Notices	Undeliverable notices will be sent by return mail to the debtor. It is the debtor's recorrect address, resend the returned notice, and notify this office of the parties chall parties with a copy of the notice may adversely affect the debtor as provided by	nange of address. Failure to provide	
Form 21 Statement of Social Security #	The debtor or debtor's attorney is required to bring a paper copy of the petition w displayed to the first meeting of creditors.	• •	
Personal Financial Management Course	In order to receive a discharge, the debtor must complete a Personal Financial M Certificate of Completion of the Personal Financial Management Course (Officia first date set for the section 341 meeting. If the Personal Financial Management the allotted time, a discharge will not be issued and the case will be closed.	al Form 23) within 45 days after the	

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#### BAE SYSTEMS

Bankruptcy Noticing Center 2525 Network Place, 3rd Floor Herndon, Virginia 20171-3514

# CERTIFICATE OF SERVICE

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The following entities were served by first class mail on Aug 06, 2008.

db +Edward Rodney Martin, 115-27 128th Street, South Ozone Park, NY 11420-2623
jdb +Lisa Maricela Martin, 115-27 128th Street, South Ozone Park, NY 11420-2623
                                                                Pelton Serpe LLP, 111 Broadway, Floor 9, New York, NY 10006-1901
                             +Sean C Serpe,
aty
                             +Lori Lapin Jones, Lori Lapin Jones PLLC, 98 Cutter Mill Road, Suite 201 North, Great Neck, NY 11021-3010
tr
                             +Diana Adams,
                                                               Office of the United States Trustee, 271 Cadman Plaza East,
                                  Brooklyn, NY 11201-1820
                             +NYC Department of Finance,
Brooklyn, NY 11201-3719
smg
                                                                                               345 Adams Street, 3rd Floor,
                                                                                                                                                                    Attn: Legal Affairs - Devora Cohn,
                             +NYS Department of Taxation & Finance,
                                                                                                                      Bankruptcy Unit,
                                                                                                                                                                 PO Box 5300,
                                                                                                                                                                                                     Albany, NY 12205-0300
smg
                             +NYS Unemployment Insurance, Attn: Insolvency Unit,
                                                                                                                                                         Bldg. #12, Room 256,
                            +NYS Unemployment Insurance, Attn: Insolvency Unit, Bldg. #12, Room 256, Albany, NY 12240-0001

+Assoc. Rec. Systems, P.O. Box 469046, Escondido, CA 92046-9046

+Bank One/Chase, P.O. Box 24603, Columbus, OH 43224-0603

+C-Tech Colls., P.O. Box 402, Mount Sinai, NY 11766-0402

+Cb Of The Hudson Valle, 155 N. Plank Rd., Newburgh, NY 12550-1747

+Chevy Chase Bank Fsb, 7501 Wisconsin Ave. East, Bethesda, MD 20814-6519

+Child Support Enforcem., P.O. Box 14, Albany, NY 12201-0014

+Childrens Place, Attn: Centralized Bankruptcy, P.O. Box 20507,
smg
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                                 Kansas City, MO 64195-0507
                             +Citbk/Avenue, 245 Old Country Rd., Melville, NY 11747-2726
+Columbia Equities Ltd., 1075 Central Park, Scarsdale, NY 10583-3242
+Commerce Bank, 1203 Tilton Road, Northfield, NJ 08225-1808
5856107
                            +Commerce Bank, 1203 Tilton Road, Northfield, NJ 08225-1808
+Community State Bank, Attn: Bankruptcy Clerk, P.O. Box 3910, Tupelo, MS 38803-3910
+Coop. Buss. Assist., 328 Market Street, Camden, NJ 08102-1524
+County of Loudon, VA, P.O. Box 347, Leesburg, VA 20178-0347
+Ctech Coll., 5505 Nesconset Hwy., Mount Sinai, NY 11766-2037
+DSNB Macys, Attn: Bankruptcy, 6356 Corley Rd., Norcross, GA 30071-1704
+Diamond Resorts FS, 3865 W Cheyenne Ave., North Las Vegas, NV 89032-3498
+Dr. Bernard Lewin, 87-91 193rd Street, Hollis, NY 11423-1440
+Flush. Sav. Bank, 1 Corporate Dr., Suite 360, Lake Zurich, IL 60047-8945
+Frank. Coll. Ser. Inc., 2978 West Jackson Street, P.O. Box 3910, Tupelo, MS 38803-3910
+GEMB/PC Richard, P.O. Box 981439, El Paso, TX 79998-1439
+GNC, 300 Sixth Ave., Pittsburgh, PA 15222-2528
Gendal-Kunsitz OBS-GYN, 833 Northern Blvd., Suite 100, Brooklyn, NY 11201
+I C System Inc., P.O. Box 64378, Saint Paul, MN 55164-0378
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                            Gendal-Kunsitz OBS-GYN, 833 Northern Blvd., Suite 100, Brooklyn, NY 11201
+I C System Inc., P.O. Box 64378, Saint Paul, MN 55164-0378
+Integ. Medical. Prof., 550 W. Old County Road, Rd # 203, Hicksville, NY 11801-4116
+Intl. House of Pan. Corp., 450 N. Brand Blvd., Glendale, CA 91203-2347
+Lane Bryant Retail/SOA, 450 Winks Lane, Bensalem, PA 19020-5919
+NJ Economic Devel. Auth., P.O. Box 990, Trenton, NJ 08625-0990
+NYST High Ed., 99 Washington Avenue, Albany, NY 12255-0001
+New York Dept. of Taxatio, P.O. Box 4127, Binghamton, NY 13902-4127
+Nextcard Inc., P.O. Box 60610, Phoenix, AZ 85082-0610
+Portfolio Recoveries, Attention: Bank. Dep., P.O. Box 12914, Norfolk, VA 23541-091
+Prof. Claims Bur., Inc., P.O. Box 9060, Hicksville, NY 11802-9060
+Prot. Rec. Serv. Inc., 509 Mercer Ave., Panama City, FL 32401-2631
+Quest Diag., 3 Giralda Farms, Madison, NJ 07940-1027
+S C Electric & Gas, I-26, Columbia, SC 29218-0001
+Sears/CBSD, P.O. Box 20363, Kansas City, MO 64195-0363
+Stanley Marvel, Inc., 1221 Ford Road, Bensalem, PA 19020-4518
+State Coll. Serv., Inc., P.O. Box 6250, Madison, WI 53716-0250
+State of New Jersey, N.J. Div. of Taxation, P.O. Box 281, Trenton, NJ 08695-0281
+Sunrise Med. Labs, P.O. Box 18002, Hauppauge, NY 11788-8802
+Us Dept of Education, Attn: Borrowers Service Dept, P.O. Box 5609,
5856121
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                                                                                                                                                                                        Norfolk, VA 23541-0914
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                             +Us Dept of Education,
                             +Us Dept of Education, Actual Linguistic Greenville, TX 75403-5609
+Verizon New York Inc., 500 Technology Dr., Weldon Spring, MO 63304-1
+Washington Mutual FA, 3990 S. Babcock St., Melbourne, FL 32901-8902
                                                                                    Attn: Borrowers Service Dept,
                                                                                                                                                            P.O. Box 5609,
5856150
                                                                                                                                        Weldon Spring, MO 63304-2208
5856151
The following entities were served by electronic transmission on Aug 04, 2008.
                             +EDI: AFNIRECOVERY.COM Aug 04 2008 16:08:00
P.O. Box 3427, Bloomington, IL 61702-3427
+EDI: BANKAMER.COM Aug 04 2008 16:08:00
Greensboro, NC 27420-6012
+EDI: CITICORP.COM Aug 04 2008 16:08:00
C. D. C. Box 3427
5856096
                                                                                                                                         Afni, Inc., Attn: DP Recovery Support,
5856098
                                                                                                                                Bank of America, Attn: Bankruptcy,
                                                                                                                                                                                                                     P.O. Box 26012,
                                                                                                                                Childrens Place, Attn.: Centralized Bankruptcy,
5856104
                             P.O. Box 20507, Kansas City, MO 64195-0507
+EDI: DISCOVER.COM Aug 04 2008 16:08:00 Dis
P.O. Box 3025, New Albany, OH 43054-3025
+EDI: DISCOVER.COM Aug 04 2008 16:08:00 Dis
5856113
                                                                                                                                Discover Financial, Attention: Bankr. Dep.,
                                                                                                                              Discover Financial,
5856114
                             Attention: Bankruptcy Department,
+EDI: CHASE.COM Aug 04 2008 16:08:00
Westerville, OH 43081-2822
EDI: IRS.COM Aug 04 2008 16:08:00
                                                                                                                  P.O. Box 3025, New Albany, OH 4305
First USA, 800 Brooksedge Blvd.,
                                                                                                                                                         New Albany, OH 43054-3025
5856117
                                                                                                                                                                             290 Broadway,
 5856125
                                                                                                                     Internal Rev. Service,
                                                                                                                                                                                                              New York, NY 10006
                             +EDI: CBSKOHLS.COM Aug 04 2008 16:08:00
Milwaukee, WI 53201-3120
                                                                                                                                                                                              P.O. Box 3120,
 5856127
                                                                                                                                Kohls,
                                                                                                                                                   Attn: Recovery,
5856141
                             +EDI: RESURGENT.COM Aug 04 2008 16:08:00
                                                                                                                                   Sherman Acquis.,
                                                                                                                                                                             Attention: Bank. Depa.,
                                  Po Box 10587,
                                                                    Greenville, SC 29603-0587
5856142
                             +EDI: RESURGENT.COM Aug 04 2008 16:08:00
                                                                                                                                   Sherman Acquis.,
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                                 Po Box 10587, Greenville, SC 29603-0587
5856140
                             +EDI: RESURGENT.COM Aug 04 2008 16:08:00
                                                                                                                                   Sherman Acquis.,
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                                 Po Box 10587, Greenville, SC 29603-0587
                             +EDI: RESURGENT.COM Aug 04 2008 16:08:00
5856143
                                                                                                                                   Sherman Acquis.,
                                                                                                                                                                            Attention: Ban. Department,
                                                                        Greenville, SC 29603-0587
                                 P.O. Box 10587,
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District/off: 0207-1 User: acruz Form ID: 213 Page 2 of 2 Total Served: 64 Date Rcvd: Aug 04, 2008

Case: 08-45033

The following entities were served by electronic transmission (continued) 5856148  $\pm$  +EDI: WTRRNBANK.COM Aug 04 2008 16:08:00 Target NB, P.

P.O. Box 673, Minneapolis, MN 55440-0673

5856152 +EDI: WTRWFNNB.COM Aug 04 2008 16:08:00 Wfnnb/Ashley Stewart, 220 W. Schrock Rd.,

Westerville, OH 43081-2873

TOTAL: 14

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

5856138 Sawyer Realty Holdings,

TOTALS: 1, \* 0

Addresses marked  $^{\prime}+^{\prime}$  were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Service and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 06, 2008

Joseph Spections